

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Damon Long
Debtor

Case No. 14-04378-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db
4547728 +Damon Long, 12128 Big Buck Lane, East Stroudsburg, PA 18302-8645
4547729 +BEST BUY CREDIT SVCS, PO BOX 790441, ST. LOUIS, MO 63179-0441
4547730 +BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4547733 CHASE AUTO FINANCE, PO BOX 901003, FT. WORTH, TX 76101-2003
4547733 +DOREEN LONG, 294 SPRINGFIELD RD, PAWLEYS' ISLAND, SC 29585-6999
4547734 +FIRST AMERICAN FUNDING, 1055 PARSIPPANY BLVD, SUITE 200, PARSIPPANY, NJ 07054-1272
4547735 +FIRST AMERICAN FUNDING LLC, C/O MTG DEFAULT SVCS, 2608 W HOWESDALE RD,
SPOKANE, WA 99208-4489
4547736 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, PO BOX 16001, READING, PA 19612)
4585327 +METED a FirstEnergy Co, FirstEnergy Corp, 331 Newman Springs Rd, Red Bank, NJ 07701-5688
4547738 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, PO Box 619096, Dallas, TX 75261-9741)
5138063 +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, RAS CITRON, LLC, BANKRUPTCY DEPARTMENT,
130 CLINTON ROAD, SUITE 202, FAIRFIELD, NJ 07004-2927
4547740 +PAUL MICHAEL MKTING, 18609 UNION TPK, FLUSHING, NY 11366-1742
4547744 +TEK-COLLECT, 871 PARK STREET, COLUMBUS, OH 43215-1441
4547745 +UDREN LAW OFFICES PC, WOODCREST CORP CTR, 111 WOODCREST RD STE 200,
CHERRY HILL, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4547727 +EDI: GMACFS.COM Apr 15 2019 23:38:00 ALLY FINANCIAL, PO BOX 380901,
BLOOMINGTON, MN 55438-0901
4559423 EDI: GMACFS.COM Apr 15 2019 23:38:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
4547731 +EDI: CHASE.COM Apr 15 2019 23:38:00 CHASE BANK USA, PO BOX 15298,
WILMINGTON, DE 19850-5298
4547732 EDI: DISCOVER.COM Apr 15 2019 23:38:00 DISCOVER BANK, PO BOX 15316,
WILMINGTON, DE 19850
4550267 EDI: DISCOVER.COM Apr 15 2019 23:38:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4547737 +EDI: MID8.COM Apr 15 2019 23:38:00 MIDLAND CREDIT MGT, 8875 AERO DR STE 200,
SAN DIEGO, CA 92123-2255
4604294 EDI: PRA.COM Apr 15 2019 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4547741 +EDI: DRIV.COM Apr 15 2019 23:38:00 SANTANDER CONSUMER USA, ATTN BANKRUPTCY DEPT,
PO BOX 560284, DALLAS, TX 75356-0284
4547742 EDI: SEARS.COM Apr 15 2019 23:38:00 SEARS/CBNA, 133200 SMITH RD, CLEVELAND, OH 44130
4547743 +EDI: RMSC.COM Apr 15 2019 23:38:00 SYNCHRONY BANK, PO BOX 965060,
ORLANDO, FL 32896-5060
4560211 EDI: DRIV.COM Apr 15 2019 23:38:00 Santander Consumer USA, P. O. Box 560284,
Dallas, TX 75356-0284
4547746 +EDI: RCSDELL.COM Apr 15 2019 23:38:00 WEB BANK/DFS, PO BOX 81607, AUSTIN, TX 78708-1607
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
4547739* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE LLC, PO Box 619096, Dallas, TX 75261-9741)
4605103* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 Damon Long zac@fisherchristman.com,
office@fisherchristman.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin BATTERY on behalf of Creditor NSM - Nationstar Mortgage LLC d/b/a Mr. Cooper
kbattery@rascrane.com
Lauren Berschler Karl on behalf of Creditor NSM - Nationstar Mortgage LLC d/b/a Mr. Cooper
lkarl@rascrane.com
Matthew Christian Waldt on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Damon Long
lhochmuth@newmanwilliams.com/mdaniels@newmanwilliams.com/bsmale@newmanwilliams.com/lbeaton@newman
williams.com/EAP-VR@outlook.com/rkidwell@newmanwilliams.com

TOTAL: 10

Information to identify the case:

Debtor 1 **Damon Long**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-04378-RNO**

Social Security number or ITIN **xxx-xx-6729**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

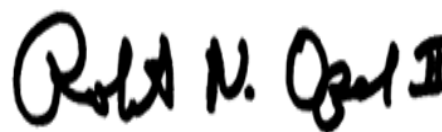
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Damon Long
aka Damon Walter Long, aka Damon W. Long

4/15/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.